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PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Keresman, III, et al.

FOR : **SECURE AND EFFICIENT
PAYMENT PROCESSING
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SERIAL NO. : 09/488,297

FILED : January 20, 2000

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ART UNIT : 2165

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

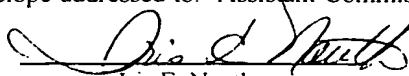
In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants herewith submit the following Supplemental Disclosure Statement concerning art of which the applicants are aware. Copies of the patents and FPTO-1449 are enclosed herewith.

Under Rule 98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed patent requires no further explanation.

This Supplemental Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

CERTIFICATE OF MAILING

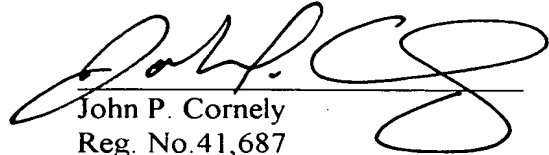
I hereby certify that this **INFORMATION DISCLOSURE STATEMENT** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on February 22, 2002.


Iris E. Nauth

It is respectfully requested that the attached documents be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & McKEE, LLP



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